

Fill in this information to identify your case:

Debtor 1	Krystal	Lashawn	Edwards
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern	District of	Georgia
		(State)	
Case number (If known)	18-42775		

KE

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information - Amended

12/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

- 1a. Copy line 55, Total real estate, from *Schedule A/B*
- 1b. Copy line 62, Total personal property, from *Schedule A/B*
- 1c. Copy line 63, Total of all property on *Schedule A/B*

\$0.00

\$18,375.50

\$18,375.50

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

- 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of *Schedule D*

\$11,390.00

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

- 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*
- 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*

\$0.00

\$105,663.00

Your total liabilities

\$117,053.00

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)

- Copy your combined monthly income from line 12 of *Schedule I*

\$3,561.93

5. *Schedule J: Your Expenses* (Official Form 106J)

- Copy your monthly expenses from line 22, Column A, of *Schedule J*

\$3,561.00

Debtor 1 Krystal Lashawn Edwards Case number (if known) 18-42775
First Name Middle Name Last Name

Part 4: **Answer These Questions for Administrative and Statistical Records**

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes.

7. What kind of debt do you have?

- ☒ Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.
- ☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$1,459.93

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:

Total claim

9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$91,611.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. Total. Add lines 9a through 9f.	\$91,611.00

K

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In re Krystal Lashawn Edwards
Debtor

Case No. 18-42775
(If known)
Chapter Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - AMENDED

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$1,725.00
(Costs include: \$25.00 filing fee)

Prior to the filing of this statement I have received \$0.00

Balance Due \$1,725.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of the compensation paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. The balance due will be provided for by post-dated check or ACH payments pursuant to a post-petition contract.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Motion to Sell Property - \$500.00
Application to Employ Professional/Motion to Approve Compromise - \$300.00
Motion to Incur Debt/Refinance - \$300.00
Motion to Reimpose Stay - \$300.00
Motion to Vacate Dismissal/Reopen Case - \$300.00 plus cost
Motion to Retain Tax Refund - \$300.00
Stay Violations- \$300/per hour
Representing Client in Adversary Proceeding - \$300.00/hr
Representing Client in 2004 Examination - \$300.00/hr
Motion to Extend Time for Reaffirmation - \$300.00



B2030 (Form 2030) (12/15)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

2/16/2019

Date

/s/ Olivia Mooney

Signature of Attorney

Samrad Law Firm

Name of law firm



Fill in this information to identify your case:

Debtor 1	Krystal	Lashawn	Edwards
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern		District of Georgia
			(State)
Case number (if known)	18-42775		

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property - Amended

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2
☐ Yes. Where is the property?

1.1

Street address, if available, or other description

Number Street

City State Zip Code

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

If you own or have more than one, list here:

1.2

Street address, if available, or other description

Number Street

City State Zip Code

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Debtor 1 Krystal	Lashawn	Edwards	Case number (if known)	18-42775
First Name	Middle Name	Last Name		

1.3 Street address, if available, or other description

Number Street

City State Zip Code

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property
(see instructions)

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make Volkswagon
 Model: Jetta
 Year: 2014
 Approximate mileage: _____
 Other information: _____

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$11000,00	\$11000,00

☐ Check if this is community property (see instructions)

3.2 Make _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information: _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?

☐ Check if this is community property (see instructions)

Debtor 1	Krystal	Lashawn	Edwards	Case number (if known)	18-42775
	First Name	Middle Name	Last Name		
3.3	Make	_____	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
	Model:	_____	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
	Year:	_____	<input type="checkbox"/> Debtor 2 only	_____	_____
	Approximate mileage:	_____	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
	Other information:	_____	<input type="checkbox"/> At least one of the debtors and another		
			<input type="checkbox"/> Check if this is community property (see instructions)		
3.4	Make	_____	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
	Model:	_____	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
	Year:	_____	<input type="checkbox"/> Debtor 2 only	_____	_____
	Approximate mileage:	_____	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
	Other information:	_____	<input type="checkbox"/> At least one of the debtors and another		
			<input type="checkbox"/> Check if this is community property (see instructions)		
4	Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories				
	<input checked="" type="checkbox"/> No				
	<input type="checkbox"/> Yes				
4.1	Make	_____	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
	Model:	_____	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
	Year:	_____	<input type="checkbox"/> Debtor 2 only	_____	_____
	Approximate mileage:	_____	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
	Other information:	_____	<input type="checkbox"/> At least one of the debtors and another		
			<input type="checkbox"/> Check if this is community property (see instructions)		
4.2	Make	_____	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
	Model:	_____	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
	Year:	_____	<input type="checkbox"/> Debtor 2 only	_____	_____
	Approximate mileage:	_____	<input type="checkbox"/> Debtor 1 and Debtor 2 only		
	Other information:	_____	<input type="checkbox"/> At least one of the debtors and another		
			<input type="checkbox"/> Check if this is community property (see instructions)		
5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here					\$11000.00



Debtor 1 Krystal Lashawn Edwards Case number (if known) 18-42775
First Name Middle Name Last Name

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe... Furniture, Appliances, Etc

\$1200.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music

☐ No

☒ Yes. Describe... Electronics

\$350.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe...

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe...

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe...

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe... Clothes and Shoes

\$350.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe... Jewelry

\$150.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe...

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Describe...

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$2050.00

Debtor 1 Krystal Lashawn Edwards Case number (if known) 18-42775
 First Name Middle Name Last Name

Part 4: **Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes

Cash:

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes

Institution name:

17.1. Checking account:	<u>Wells Fargo</u>	<u>\$323.00</u>
17.2. Checking account:	<u>Bank of America</u>	<u>\$0.00</u>
17.3. Checking account:	<u>Wells Fargo</u>	<u>\$2.50</u>
17.4. Savings account:	_____	_____
17.5. Savings account:	_____	_____
17.6. Certificates of deposit:	_____	_____
17.7. Other financial account:	_____	_____
17.8. Other financial account:	_____	_____
17.9. Other financial account:	_____	_____
17.10. Other financial account:	_____	_____

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them

Name of entity

% of ownership:

_____	_____	_____
_____	_____	_____
_____	_____	_____

KB

Debtor 1 Krystal Lashawn Edwards Case number (if known) 18-42775
First Name Middle Name Last Name

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them.....

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

401(k) or similar plan:

Pension plan:

IRA:

Retirement account:

Keogh:

Additional account:

Additional account:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company. Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes....

Institution name:

Electric:

Gas:

Heating oil:

Security deposit on rental unit:

Prepaid rent:

Telephone:

Water:

Rented furniture:

Other:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes....

Issuer name and description:



Debtor 1 Krystal Lashawn Edwards Case number (if known) 18-42775
 First Name Middle Name Last Name

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No
☐ Yes.... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No
☐ Yes. Describe...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No
☐ Yes. Describe...

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No
☐ Yes. Describe...

Money or property owed to you?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

☐ No
☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Anticipated Tax Refund
 Federal: \$5000.00
 State: \$0.00
 Local: \$0.00

29. **Family support**
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No
☐ Yes. Give specific information.....

Alimony: \$0.00
 Maintenance: \$0.00
 Support: \$0.00
 Divorce settlement: \$0.00
 Property settlement: \$0.00

30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No
☐ Yes. Describe...

Debtor 1 Krystal Lashawn Edwards Case number (if known) 18-42775
 First Name Middle Name Last Name

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No
☐ Yes. Name the insurance company of each policy and list its value.... Company name: Beneficiary: Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No
☐ Yes. Describe...

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No
☐ Yes. Describe...

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No
☐ Yes. Describe...

35. Any financial assets you did not already list

☒ No
☐ Yes. Describe...

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$5325.50

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Current value of the portion you own?
 Do not deduct secured claims or exemptions

38. Accounts receivable or commissions you already earned

☒ No
☐ Yes. Describe...

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No
☐ Yes. Describe...

(Handwritten signature/initials)

Debtor 1 Krystal Lashawn Edwards Case number (if known) 18-42775
First Name Middle Name Last Name

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- ☒ No
☐ Yes. Describe...

41. Inventory

- ☒ No
☐ Yes. Describe...

42. Interests in partnerships or joint ventures

- ☒ No
☐ Yes. Give specific information about them

Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

- ☒ No
☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
☐ No
☐ Yes. Describe.....

44. Any business-related property you did not already list

- ☒ No
☐ Yes. Give specific information

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

--

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- ☒ No
☐ Yes. Describe...



Debtor 1 Krystal Lashawn Edwards Case number (if known) 18-42775
First Name Middle Name Last Name

48. Crops-either growing or harvested

- ☒ No
☐ Yes. Describe...

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- ☒ No
☐ Yes. Describe...

50. Farm and fishing supplies, chemicals, and feed

- ☒ No
☐ Yes. Describe...

51. Any farm- and commercial fishing-related property you did not already list

- ☒ No
☐ Yes. Describe...

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information

54. Add the dollar value of all of your entries from Part 7. Write that number here

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	
56. part 2 total vehicles, line 5	\$11000.00
57. Part 3: Total personal and household items, line 15	\$2050.00
58. Part 4: Total financial assets, line 36	\$5325.50
59. Part 5: Total business-related property, line 45	
60. Part 6: Total farm- and fishing-related property, line 52	
61. Part 7: Total other property not listed, line 54	
62. Total personal property. Add lines 56 through 61.	\$18375.50

Copy personal property total

+ \$18375.50

63. Total of all property on Schedule A/B. Add line 55 + line 62.

\$18375.50

Fill in this information to identify your case:

Debtor 1	Krystal	Lashawn	Edwards
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern		District of Georgia (State)
Case number (if known)	18-42775		

Official Form 106C

☒ Check if this is an amended filing

Schedule C: The Property You Claim as Exempt - Amended

04/18

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Checking account, Wells Fargo	\$323.00	<input checked="" type="checkbox"/> \$323.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
Line from <i>Schedule A/B</i> : 17			
Brief description: Clothes and Shoes	\$350.00	<input checked="" type="checkbox"/> \$350.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
Line from <i>Schedule A/B</i> : 11			

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1 Krystal Lashawn Edwards Case number (if known) 18-42775
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>Jewelry</u> Line from Schedule A/B: <u>12</u>	<u>\$150.00</u>	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>O.C.G.A. § 44-13-100(a)(5)</u>
Brief description: <u>Electronics</u> Line from Schedule A/B: <u>07</u>	<u>\$350.00</u>	<input checked="" type="checkbox"/> \$350.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>O.C.G.A. § 44-13-100(a)(4)</u>
Brief description: <u>Furniture, Appliances, Etc</u> Line from Schedule A/B: <u>06</u>	<u>\$1,200.00</u>	<input checked="" type="checkbox"/> \$1,200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>O.C.G.A. § 44-13-100(a)(4)</u>
Brief description: <u>Checking account, Bank of America</u> Line from Schedule A/B: <u>17</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> \$0 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>O.C.G.A. § 44-13-100(a)(6)</u>
Brief description: <u>Checking account, Wells Fargo</u> Line from Schedule A/B: <u>17</u>	<u>\$2.50</u>	<input checked="" type="checkbox"/> \$2.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>O.C.G.A. § 44-13-100(a)(6)</u>
Brief description: <u>Federal, Anticipated Tax Refund</u> Line from Schedule A/B: <u>28</u>	<u>\$5,000.00</u>	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>O.C.G.A. § 44-13-100(a)(6)</u>



Fill in this information to identify your case:

Debtor 1	Krystal	Lashawn	Edwards
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern	District of Georgia	
		(State)	
Case number (if known)	18-42775		

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income - Amended

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☒ Employed
- ☐ Not Employed

Customer Service Agent

Sertec Corporation

6665 New Northside Dr.
Number Street

Atlanta Georgia 30328
City State Zip Code

4 months

Debtor 2

- ☒ Employed
- ☐ Not Employed

Customer Service

Ga. Employees Retirement Sys.

2 Northside 75 NW
Number Street
Suite 300

Atlanta Georgia 30318
City State Zip Code

2 years 1 month

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

\$1,906.67

+ \$0.00

\$1,906.67

For Debtor 2 or non-filing spouse

\$2,606.66

+ \$0.00

\$2,606.66

Debtor 1 <u>Krystal</u>	<u>Lashawn</u>	<u>Edwards</u>	Case number (if known) <u>18-42775</u>
First Name	Middle Name	Last Name	

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here → 4.	<u>\$1,908.67</u>	<u>\$2,606.66</u>	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. <u>\$325.00</u>	<u>\$448.92</u>	
5b. Mandatory contributions for retirement plans	5b. <u>\$0.00</u>	<u>\$0.00</u>	
5c. Voluntary contributions for retirement plans	5c. <u>\$0.00</u>	<u>\$32.58</u>	
5d. Required repayments of retirement fund loans	5d. <u>\$0.00</u>	<u>\$0.00</u>	
5e. Insurance	5e. <u>\$0.00</u>	<u>\$144.90</u>	
5f. Domestic support obligations	5f. <u>\$0.00</u>	<u>\$0.00</u>	
5g. Union dues	5g. <u>\$0.00</u>	<u>\$0.00</u>	
5h. Other deductions. Specify: _____	5h. + <u>\$0.00</u>	+ <u>\$0.00</u>	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <u>\$325.00</u>	<u>\$626.40</u>	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. <u>\$1,581.67</u>	<u>\$1,980.26</u>	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <u>\$0.00</u>	<u>\$0.00</u>	
8b. Interest and dividends	8b. <u>\$0.00</u>	<u>\$0.00</u>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <u>\$0.00</u>	<u>\$0.00</u>	
8d. Unemployment compensation	8d. <u>\$0.00</u>	<u>\$0.00</u>	
8e. Social Security	8e. <u>\$0.00</u>	<u>\$0.00</u>	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <u>Food Assistance Programs Income</u>	8f. <u>\$0.00</u>	<u>\$0.00</u>	
8g. Pension or retirement income	8g. <u>\$0.00</u>	<u>\$0.00</u>	
8h. Other monthly income. Specify: _____	8h. + <u>\$0.00</u>	+ <u>\$0.00</u>	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <u>\$0.00</u>	<u>\$0.00</u>	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10. <u>\$1,581.67</u>	<u>\$1,980.26</u>	= <u>\$3,561.93</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
			11. + <u>\$0.00</u>
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies			12. <u>\$3,561.93</u> Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1	Krystal	Lashawn	Edwards
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern		District of Georgia
			(State)
Case number (if known)	18-42775		

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses - Amended

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Forms 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

Child

Dependent's age

15 years

Does dependent live with you?

☐ No.

☒ Yes.

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form B 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.

\$980.00

If not included in line 4:

4a. Real estate taxes

4a

\$0.00

4b. Property, homeowner's, or renter's insurance

4b

\$50.00

4c. Home maintenance, repair, and upkeep expenses

4c

\$0.00

4d. Homeowner's association or condominium dues

4d

\$0.00

Debtor 1 Krystal Lashawn Edwards Case number (if known) 18-42775
First Name Middle Name Last Name

	Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5. <u>\$0.00</u>
6. Utilities:	
6a. Electricity, heat, natural gas	6a. <u>\$350.00</u>
6b. Water, sewer, garbage collection	6b. <u>\$100.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. <u>\$376.00</u>
6d. Other. Specify: _____	6d. <u>\$0.00</u>
7. Food and housekeeping supplies	7. <u>\$500.00</u>
8. Childcare and children's education costs	8. <u>\$0.00</u>
9. Clothing, laundry, and dry cleaning	9. <u>\$130.00</u>
10. Personal care products and services	10. <u>\$200.00</u>
11. Medical and dental expenses	11. <u>\$100.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12. <u>\$400.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. <u>\$0.00</u>
14. Charitable contributions and religious donations	14. <u>\$0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. <u>\$0.00</u>
15b. Health insurance	15b. <u>\$0.00</u>
15c. Vehicle insurance	15c. <u>\$200.00</u>
15d. Other insurance. Specify: _____	15d. <u>\$0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. <u>\$0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. <u>\$0.00</u>
17b. Car payments for Vehicle 2	17b. <u>\$0.00</u>
17c. Other. Specify: <u>NFS Credit Card</u>	17c. <u>\$175.00</u>
17d. Other. Specify: _____	17d. <u>\$0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. <u>\$0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. <u>\$0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. <u>\$0.00</u>
20b. Real estate taxes.	20b. <u>\$0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. <u>\$0.00</u>
20d. Maintenance, repair, and upkeep expenses.	20d. <u>\$0.00</u>
20e. Homeowner's association or condominium dues	20e. <u>\$0.00</u>

Debtor 1 Krystal Lashawn Edwards Case number (if known) 18-42775
First Name Middle Name Last Name

21. Other. Specify: 21 \$0.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21. \$3,561.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 \$0.00

22c. Add line 22a and 22b. The result is your monthly expenses. 22. \$3,561.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I. 23a \$3,561.93

23b. Copy your monthly expenses from line 22 above. 23b \$3,561.00

23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c \$0.93

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No

☐ Yes

Explain here:

21

Fill in this information to identify your case:

Debtor 1	Krystal	Lashawn	Edwards
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern	District of Georgia	
		(State)	
Case number (if known)	18-42775		

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules - Amended

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Krystal Edwards
Signature of Debtor 1

X _____
Signature of Debtor 2

Date 2/16/2019
MM/DD/YYYY

Date _____
MM/DD/YYYY

Fill in this information to identify your case:

Debtor 1	Krystal	Lashawn	Edwards
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern		District of Georgia
			(State)
Case number (if known)	18-42775		

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/16

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: Santander Consumer USA
Description of property securing debt: 2014 Volkswagon Jetta | Value: \$11,000.00

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]: _____

☒ No.
☐ Yes.

Creditor's name:
Description of property securing debt:

- ☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]: _____

☐ No.
☐ Yes.

Creditor's name:
Description of property securing debt:

- ☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]: _____

☐ No.
☐ Yes.

Creditor's name:
Description of property securing debt:

- ☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]: _____

☐ No.
☐ Yes.

Debtor Krystal Lashawn Edwards Case number (if 18-42775
1 First Name Middle Name Last Name known)

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name:

☐ No
☐ Yes

Description of leased property:

Lessor's name:

☐ No
☐ Yes

Description of leased property:

Lessor's name:

☐ No
☐ Yes

Description of leased property:

Lessor's name:

☐ No
☐ Yes

Description of leased property:

Lessor's name:

☐ No
☐ Yes

Description of leased property:

Lessor's name:

☐ No
☐ Yes

Description of leased property:

Lessor's name:

☐ No
☐ Yes

Description of leased property:

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Krystal Edwards

Signature of Debtor 1

Date 2/16/2019

MM/DD/YYYY

X

Signature of Debtor 2

Date 2/16/2019

MM/DD/YYYY

Fill in this information to identify your case:

Debtor 1	Krystal	Lashawn	Edwards
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern		District of Georgia
			(State)
Case number (if known)	18-42775		

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.
- ☐ Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

12/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- ☒ Married and your spouse is NOT filing with you. You and your spouse are:
- ☒ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- ☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$51.60	\$1,303.33
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$0.00	\$0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$0.00	\$0.00
5. Net income from operating a business, profession, or farm	Debtor 1 Gross receipts (before all deductions) \$0.00 Ordinary and necessary operating expenses -\$0.00 Net monthly income from a business, profession, or farm \$0.00	Debtor 2 Gross receipts (before all deductions) \$0.00 Ordinary and necessary operating expenses -\$0.00 Net monthly income from a business, profession, or farm \$0.00
6. Net income from rental and other real property	Debtor 1 Gross receipts (before all deductions) \$0.00 Ordinary and necessary operating expenses -\$0.00 Net monthly income from rental or other real property \$0.00	Debtor 2 Gross receipts (before all deductions) \$0.00 Ordinary and necessary operating expenses -\$0.00 Net monthly income from rental or other real property \$0.00
7. Interest, dividends, and royalties	\$0.00	\$0.00

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:	{	CHAPTER 13
	{	
Krystal Lashawn Edwards	{	CASE NO. 18-42775- PWB
	{	
DEBTOR	{	

CERTIFICATE OF SERVICE

I hereby certify that I am more than 18 years of age and that I have this day served a copy of the within amended schedules upon the following by depositing a copy of the same in U.S. Mail with sufficient postage affixed thereon to ensure delivery:

Krystal Lashawn Edwards
232 Hiram Terrace
Hiram, GA 30141

Mary Ida Townson
Chapter 13 Trustee
Suite 2200
191 Peachtree Street, NE
Atlanta, GA 30303-1740

Dated: February 20, 2019

Araba Kwofie /s/
Attorney for the Debtor
GA Bar No. 901621
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Label Matrix for local noticing
113E-4
Case 18-42775-pwb
Northern District of Georgia
Rome
Wed Feb 20 08:50:22 EST 2019

SANTANDER CONSUMER USA INC.
P.O. BOX 961245
FORT WORTH, TX 76161-0244

All 3 Realty
159 Burke St
Stockbridge, GA 30281-3430

BK OF AMER
PO BOX 1598
NORFOLK, VA 23501-1598

Bank of America
PO Box 982284
El Paso, TX 79998-2284

(p)CAINE & WEINER COMPANY
12005 FORD ROAD 300
DALLAS TX 75234-7262

CEDAR FINANCIAL
5230 Las Virgenes Rd
Calabasas, CA 91302-3465

DEPT OF EDUCATION/NELN
121 S 13TH ST
LINCOLN, NE 68508-1904

Department of Justice, Tax Division
75 Ted Turner Drive SW
Civil Trial Section, Southern
Atlanta, GA 30303-3315

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8014 BAYBERRY RD
JACKSONVILLE, FL 32256-7412

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Hiram, GA 30141-2175

(p)GEORGIA DEPARTMENT OF REVENUE
COMPLIANCE DIVISION
ARCS BANKRUPTCY
1800 CENTURY BLVD NE SUITE 9100
ATLANTA GA 30345-3202

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service - Atl
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Atlanta, GA 30308

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STONY POINT, NY 10980-2425

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PO Box 8961
Madison, WI 53708-8961

Office of Attorney General
40 Capitol Sq Sw
Atlanta, GA 30334-9057

PORTFOLIO RECOV ASSOC
PO Box 41067
Norfolk, VA 23541-1067

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
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NORFOLK VA 23541-1067

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ALBANY, NY 12212-5019

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c/o Weinstein & Riley, PS
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121 South 13th Street, Suite 201
Lincoln NE 68508-1911

United State's Attorney Office
219 S Dearborn Street
5th Floor
Chicago, IL 60604-2029

United States Attorney
Northern District of Georgia
75 Ted Turner Drive SW, Suite 600
Atlanta GA 30303-3309

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

CAINE WEINER
PO BOX 55848
SHERMAN OAKS, CA 91413

Georgia Department of Revenue
1800 Century Boulevard
c/o T Truong
Atlanta, GA 30345

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

End of Label Matrix
Mailable recipients 31
Bypassed recipients 0
Total 31